

EXHIBIT D

Region

2

DDF0000007399719

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	347277-11/19/07
Batch ID	31729089
Payee Code	055014614
Lender Loan ID	3330002928
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	26 WEST GATE DRIVE
Property City	VERNON TOWNSHIP
Property State	NJ
Property Zip Code	07418
Original Ln Amt/Line Amt	356400.00
Original Note Rate	6.375
First Paymnt Due	Oct 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	2223.48
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648151
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 11/13/2007
Printed : 11/13/2007

Exhibit No. P-11
Dr. Pll. Deal
Date 12-4-09 Rpt: D.M. Lewis

ORIGINAL

NOTE

July 31, 2007
[Date]PINE BROOK
[City]New Jersey
[State]26 WEST GATE DRIVE
VERNON TOWNSHIP, NJ 07418

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$356,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,223.48

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. I may make a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing. I will make a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment fee. I may make Prepayments to reduce the amount of Principal that I owe under this Note. I may make Prepayments to the accrued and unpaid interest on the Prepayment amount, but I may not make Prepayments to the Principal amount of the Note. If I make a partial Prepayment, there will be no change in my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM

ITEM 1048L1 (04/09)

MFCD3002

PERSONALLY CAME BEFORE ME AND STATED TO ME THAT HE/SHES/IT WAS THE MAKER OF THIS INSTRUMENT

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALLUTTO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 164612 (0608)
MFCD3002

Form 3200 1/01
GrowthDoc™
(Page 2 of 3)
3330002928

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

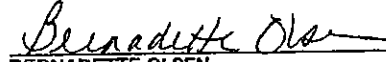
If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


TIMOTHY OLSEN (Seal)
-Borrower


BERNADETTE OLSEN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

PAY TO THE ORDER OF

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN RUSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1544L3 (0409)
MFCD3002

Form 1200 1/01
GreatDocs™
(Page 3 of 3)
3330002928

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002928

Borrower(s) TIMOTHY OLSEN, BERNADETTE OLSEN

Property Address: 26 WEST GATE DRIVE, VERNON TOWNSHIP, NJ 07418

Note Amount: 356,400.00

Note Date: July 31, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union


Name Michael McGrath Jr.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002828

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of **New Jersey**, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated July 31, 2007, made and executed by

TIMOTHY OLSEN AND BERNADETTE OLSEN, HUSBAND AND WIFE

to and in favor of **PICATINNY FEDERAL CREDIT UNION** and given to secure

payment of \$ 356,400.00) Three Hundred Fifty Six Thousand Four Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8270, at page 78 (or as

No. 00023635) of the Records of **SUSSEX**

County, State of **NJ**, recorded on **8/8/2007**, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on **November 12, 2007**

Witness

Witness

Attest

Seal:

This Instrument Prepared By: **PICATINNY FEDERAL CREDIT UNION**
address: **100 MINERAL SPRINGS ROAD, DOVER, 07801**

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON **November 12, 2007**

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS Timothy Olsen OF **PICATINNY FEDERAL CREDIT UNION**

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002928

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated July 31, 2007 , made and executed by

TIMOTHY OLSEN AND BERNADETTE OLSEN, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 356,400.00) Three Hundred Fifty Six Thousand Four Hundred

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 8270 , at page 78 (or as

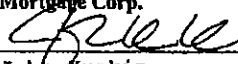
No. 00023636) of the Records of SUSSEX

County, State of NJ , recorded on 08/08/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 
John Kuskin
AVP

Witness

Witness


Attest

Seal:

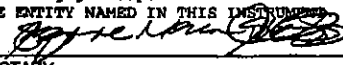
This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY


SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4280

Region

2

DDF0000007399721

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 347277-11/19/07
Batch ID 31729089
Payee Code 055014614
Lender Loan ID 3330003095
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 24 SUNDANCE TERRACE
Property City HARDYSTON
Property State NJ
Property Zip Code 07419
Original Ln Amt/Line Amt 220000.00
Original Note Rate 6.5
First Paymnt Due Dec 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1390.55
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005648153
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 11/13/2007
Printed : 11/13/2007

FNMA-USM000000818

NOTE

ORIGINAL

October 05, 2007
[Date]

SPARTA
[City]

New Jersey
[State]

24 SUNDANCE TERRACE
HARDYSTON, NJ 07419

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$220,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,390.55

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1004.1 (08/07)

Form 3206 1/01
GreatCoast
(Page 1 of 3)

MFCD3002

3330003095

FNMA-USM000000819

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. These expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048.2 (08/08)
MFCD3002

Form 3200 1/01
GrowthDoc™
(Page 2 of 3)
3330003095

FNMA-USM000000820

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Samir Saba Jr. (Seal) _____ (Seal)
SAMIR SABA, JR. -Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION
JOHN KOKKIN
WAREHOUSE COORDINATOR

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003095

Borrower(s) SAMIR SABA, JR

Property Address: 24 SUNDANCE TERRACE, HARDYSTON, NJ 07419

Note Amount: 220,000.00

Note Date: October 5, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union


Name Michael McGrath Jr.

Title AVP

US4057

FNMA-USM000000822

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003095

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and
existing under the laws of New Jersey (herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated October 5, 2007, made and executed by

SAMIR SABA, JR, SINGLE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

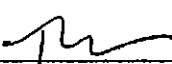
payment of \$ (220,000.00) Two Hundred Twenty Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No.) of the Records of SUSSEX

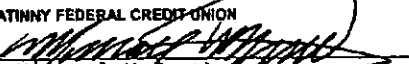
County, State of NJ, recorded on , together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007



Witness

PICATINNY FEDERAL CREDIT UNION
BY: 
Michael McGrath Jr.
AVP

Witness

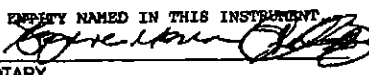
Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey COUNTY OF Hudson

I CERTIFY THAT ON November 12, 2007, Michael McGrath Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE EMPLOYEE NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003098

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 5, 2007 , made and executed by

SAMIR SABA, JR, SINGLE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (220,000.00) Two Hundred Twenty Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No.) of the Records of SUSSEX

County, State of NJ , recorded on , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 
JOHN KUSKIN
AVP

Witness

Witness


Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4290

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

1602
DDF0000007399722

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 347277-11/19/07
Batch ID 31729089
Payee Code 055014614
Lender Loan ID 3330003136
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 126 BROOKLYN ROAD
Property City STANHOPE
Property State NJ
Property Zip Code 07874
Original Ln Amt/Line Amt 190500.00
Original Note Rate 6.75
First Paymnt Due Oct 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1235.58
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005648154
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variances:

No Variances



* D D F 0 0 0 0 0 0 7 3 9 9 7 2 2 *

Received: 11/13/2007
Printed : 11/13/2007

● ORIGINAL

NOTE

August 20, 2007
(Date)

PINE BROOK
(City)
126 BROOKLYN ROAD
STANHOPE, NJ 07874

New Jersey
(State)

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$190,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,235.58

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Female Mae/Freddie Mac UNIFORM INSTRUMENT
(ITEM 1048L1 (0608))

Form 3200 1/01
GreatDocs™
(Page 1 of 3)

MFCD3002

3330003136

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1648L3 (06/09)
MFCD3002

Form 3200 1/01
Grant/Deed =
Page 2 of 3
3330003136

[Handwritten signature] E.C.

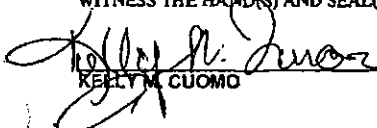

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  (Seal)
KELLY M. CUOMO -Borrower ERIC S. CLARK -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION


JODIE KUSIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040L3 (0909)
MFCD3002

Form 3200 1/01
Revisions
Page 2 of 3
3330003136

FNMA-USM000000814

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003136

Borrower(s) KELLY M. CUOMO, ERIC S. CLARK

Property Address: 128 BROOKLYN ROAD, STANHOPE, NJ 07874

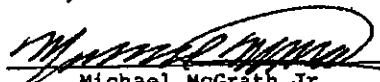
Note Amount: 190,500.00

Note Date: August 20, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union


Name **Michael McGrath Jr.**

Title AVP

US4057

RPL 273- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003136

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP,

existing under the laws of **New Jersey**, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated August 20, 2007, made and executed by

KELLY M. CUOMO, A SINGLE WOMAN AND ERIC S. CLARK, A SINGLE MAN

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 190,500.00 } One Hundred Ninety Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8203, at page 235 (or as

No. 00025425) of the Records of SUSSEX

County, State of NJ, recorded on 8/27/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

PICATINNY FEDERAL CREDIT UNION

BY: Michael McGrath Jr.
AVP

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey COUNTY OF Monmouth

I CERTIFY THAT ON November 12, 2007, Michael J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Suzanne Maria Cavalluzzo
NOTARY

US4288

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003136

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of _____, a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 20, 2007, made and executed by

KELLY M. CUOMO, A SINGLE WOMAN AND ERIC S. CLARK, A SINGLE MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ (100,500.00) One Hundred Ninety Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8203, at page 235 (or as

No. 00025425) of the Records of SUSSEX

County, State of NJ, recorded on 08/27/2007, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 

John Kuskin
AVP

Witness

Witness

Attck

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

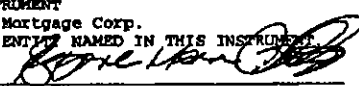
AS

OF

US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY


SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4290

DDF0000007399723

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 347277-11/19/07
Batch ID 31729089
Payee Code 055014614
Lender Loan ID 3330003506
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 568 DELL PLACE
Property City STANHOPE
Property State NJ
Property Zip Code 07874
Original Ln Amt/Line Amt 208000.00
Original Note Rate 6.5
First Paymnt Due Dec 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1314.71
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005648155
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 11/13/2007
Printed : 11/13/2007

ORIGINAL

NOTE

October 12, 2007
[Date]

ALLENDALE
[City]
568 DELL PLACE
STANHOPE, NJ 07874
[Property Address]

New Jersey
[State]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$208,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pictwinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,314.71

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Patricia A. Hypes 10/2/07
PATRICIA A. HYPES

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

(Sign Original Only)

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION
(Signature)
VANDERHOOF COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 104613 (08/09)
MFCD3002

Form 3200 1/01
GrandOne™
(Page 3 of 3)
3330003506

FNMA-USM000000807

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003506

Borrower(s) PATRICIA A. HYPES

Property Address: 668 DELL PLACE, STANHOPE, NJ 07874

Note Amount: 208,000.00

Note Date: October 12, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION


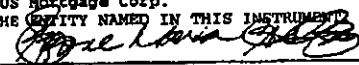
Without Recourse

Piscataway Federal Credit Union


Name Michael McGrath Jr.

Title AVP

US4057

- (A) WAS THE OWNER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4290

MARIA MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003508

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of _____, a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 12, 2007, made and executed by

PATRICIA A HYPES, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 208,000.00) Two Hundred Eight Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8359, at page 80 (or as

No. 00030189) of the Records of SUSSEX

County, State of NJ, recorded on 10/16/2007, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 

John Kuskin
AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS

OF

US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4290

DOMENICA MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003506

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated October 12, 2007, made and executed by

PATRICIA A HYPES, UNMARRIED

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ (208,000.00) Two Hundred Eight Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8359, at page 80 (or as

No. 00030188) of the Records of SUSSEX

County, State of NJ, recorded on 10/16/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

Witness

Attest

Seal:

This instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Monroe

I CERTIFY THAT ON November 12, 2007, Michael J. McGrath Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS VP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

Angela Maria Cavalluzzo
ANGELA MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

Region

1616

2

DDF0000007399724

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	347277-11/19/07
Batch ID	31729089
Payee Code	055014614
Lender Loan ID	3330003597
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	133 FAIRWAY DRIVE WEST
Property City	EAST STROUDSBUR
Property State	PA
Property Zip Code	18301
Original Ln Amt/Line Amt	292600.00
Original Note Rate	6.5
First Paymnt Due	Dec 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	1849.44
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648156
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variances:

No Variances



Received: 11/13/2007
Printed : 11/13/2007

FNMA-USM000000797

ORIGINAL

NOTE

October 10, 2007
[Date]

STROUDSBURG
[City]

Pennsylvania
[State]

133 FAIRWAY DRIVE WEST
EAST STROUDSBURG, PA 18301

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$292,600.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Pictwinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,849.44

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1644.1 (2009)

Form 3206 1/01
GrantDocs™
(Page 1 of 3)

MFCD3002

3330003597

FNMA-USM000000798

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048L2 (0009)
MFCD3002

Form 3200 1/01
GrantDocs™
(Page 2 of 3)
3330003597

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Paul T. Villanova
PAUL T. VILLANOVA

(Seal)
Borrower

Heather Villanova
HEATHER VILLANOVA

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

PAY TO THE ORDER OF

{Sign Original Only}

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION
John Kiskin
JOHN KISKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (0809)
MFCD3002

Form 3200 1/01
GreatDocs™
(Page 3 of 3)
3330003597

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003597

Borrower(s) PAUL T. VILLANOVA, HEATHER VILLANOVA

Property Address: 133 FAIRWAY DRIVE WEST, EAST STROUDSBURG, PA 18301

Note Amount: 292,600.00

Note Date: October 10, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union


Name Michael McGrath

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3335003597

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and
existing under the laws of New Jersey (herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated October 10, 2007, made and executed by

PAUL T VILLANOVA AND HEATHER VILLANOVA, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 292,600.00 } Two Hundred Ninety Two Thousand Six Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No.) of the Records of MONROE

County, State of PA, recorded on , together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Monroe

I CERTIFY THAT ON November 12, 2007, Michael J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

JOSE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003597

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 10, 2007 , made and executed by

PAUL T VILLANOVA AND HEATHER VILLANOVA, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (292,600.00) Two Hundred Ninety Two Thousand Six Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. , at page (or as

No.) of the Records of MONROE

County, State of PA , recorded on , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4290

MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

1623

2

DDF0000007399725

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 347279-11/19/07
Batch ID 31729090
Payee Code 055014614
Lender Loan ID 3330002764
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 12 LAUREN LANE
Property City VERNON TOWNSHIP
Property State NJ
Property Zip Code 07461
Original Ln Amt/Line Amt 225000.00
Original Note Rate 6.125
First Paymnt Due Aug 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1367.13
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005648157
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Batek Mortgage, and DBA Landing Solutions.

Variance:

No Variances



Received: 11/13/2007
Printed : 11/13/2007

FNMA-USM000000790

ORIGINAL

NOTE

June 22, 2007
[Date]

PARSIPPANY
[City]

New Jersey
[State]

12 LAUREN LANE
VERNON TOWNSHIP, NJ 07461

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$225,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,367.13

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 104611 (2006)

Form 3200 1/01
GresDoc™
(Page 1 of 2)

MFCD3002

3330002764

FNMA-USM000000791

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 184812 (08/09)
MFCD3002

Form 3200 1/01
GrowthDocs™
(Page 2 of 3)
3330002764


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


ERIC ALEXANDER BINTER (Seal) _____ (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN A. MURKIN
WAREHOUSE COORDINATOR

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002764

Borrower(s) ERIC ALEXANDER BINTER

Property Address: 12 LAUREN LANE, VERNON TOWNSHIP, NJ 07461

Note Amount: 225,000.00

Note Date: June 22, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union

Name


Michael McGrath Jr.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3338002764

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated June 22, 2007, made and executed by

ERIC ALEXANDER BINTER, SINGLE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 225,000.00) Two Hundred Twenty Five Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 5203, at page 141 (or as

No. 00018780) of the Records of SUSSEX

County, State of NJ, recorded on 6/25/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

PICATINNY FEDERAL CREDIT UNION

BY: 

Michael McGrath Jr.
AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey COUNTY OF Monmouth

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS Eric Alexander Binter OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.


NOTARY

US4289

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 1330002764

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 22, 2007 , made and executed by

ERIC ALEXANDER BINTER, SINGLE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (225,000.00) Two Hundred Twenty Five Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record In Book, Volume, or Liber No. 8203 , at page 141 (or as

No. 00018780) of the Records of SUSSEX

County, State of NJ , recorded on 08/25/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 
John Kuskin
AVP

Witness

Witness

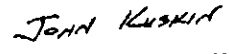
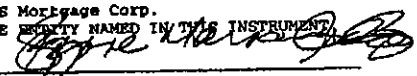
Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE  NAMED IN THIS INSTRUMENT

NOTARY

LAURIE MARIA CAVALUTTO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/21/2008

US4290

1630

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgages, Datek Mortgage, and DEA Lending Solutions.

Variance:
No Variance



Received: 11/13/2007
Printed : 11/13/2007

FNMA-USM000000783

ORIGINAL

NOTE

August 17, 2007
(Date)

Pine Brook
(City)

New Jersey
(State)

34 MOUNTAIN HEIGHTS DRIVE
BYRAM, NJ 07871

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$224,750.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Piscataway Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2022, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,942.41

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 664621 (2007)

Form 3200 1/01
GreatDocs™
(Page 1 of 3)

MFCD3002

3330003243

FNMA-USM000000784

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048L2 (06/09)
MFCD3002

Form 3200 1/01
GrossDocs™
(Page 2 of 3)
3330003243

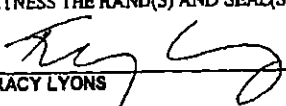
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

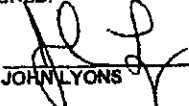
If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
TRACY LYONS -Borrower

 (Seal)
JOHN LYONS -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

(Sign Original Only)

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KIRKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L3 (0408)
MFCD3002

Form 3200 U01
GresDocs™
(Page 3 of 3)
3330003243

FNMA-USM000000786

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003243

Borrower(s) TRACY LYONS, JOHN LYONS

Property Address: 34 MOUNTAIN HEIGHTS DRIVE, BYRAM, NJ 07871

Note Amount: 224,750.00

Note Date: August 17, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picalinny Federal Credit Union


Name Michael McGrath

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003243

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and
existing under the laws of New Jersey (herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated August 17, 2007, made and executed by

TRACY LYONS AND JOHN LYONS, WIFE AND HUSBAND.

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 224,750.00) Two Hundred Twenty Four Thousand Seven Hundred Fifty
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8289, at page 229 (or as

No. 00025073) of the Records of SUSSEX

County, State of NJ, recorded on 8/23/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

PICATINNY FEDERAL CREDIT UNION

BY: 
Michael McGrath Jr.
AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON November 12, 2007, Michael McGrath Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

MARIA CAVARIZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003243

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 17, 2007 , made and executed by

TRACY LYONS AND JOHN LYONS, WIFE AND HUSBAND.

to and in favor of US Mortgage Corp.

and given to secure

payment of , { 224,750.00 } Two Hundred Twenty Four Thousand Seven Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 8288 , at page 225 (or as

No. 00025073) of the Records of SUSSEX

County, State of NJ , recorded on 08/23/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

US Mortgage Corp.

BY: John Ruskin
John Ruskin
AVP

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007 , Tommy Korman
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS AVP OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Suzanne Maria Cavalluzzo
NOTARY

US4290

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

1637

2

Region

DDF0000007399727

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	347284-11/19/07
Batch ID	31729092
Payee Code	055014614
Lender Loan ID	3330003592
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	845 BERKSHIRE VALLEY ROAD
Property City	WHARTON
Property State	NJ
Property Zip Code	07885
Original Ln Amt/Line Amt	156500.00
Original Note Rate	6.375
First Paymnt Due	Dec 1, 2007
Loan Term	240
Loan P&I Amt(monthly)	1155.34
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648159
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variances:

No Variances



• 0 0 1 1 0 •

Received: 11/13/2007

Printed : 11/13/2007

FNMA-USM000000776

ORIGINAL

NOTE

October 08, 2007
[Date]

[City]

[State]

845 BERKSHIRE VALLEY ROAD
WHARTON, NJ 07885

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$158,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2027, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,155.34

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
(ITEM 1648L1 (04/07))

Form 3208 1/01
GreetDocs™
(Page 1 of 3)

MFCD3002

3330003592

(B) WAS AUTHORIZED TO SIGN FOR _____ OF US Mortgage Corp.
AS _____
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE EMPLOYEE NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
- In Exp. 12/31/11

US4290

FNMA-USM000000777

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1846L2 (08/09)
MFCD3002

Form 3200 1/01
GresDoc™
(Page 2 of 3)
3330003592

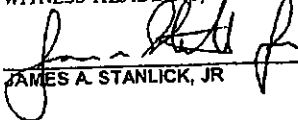
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


JAMES A. STANLICK, JR.

(Seal)
-Borrower


PAULA L. STANLICK

(Seal)
-Borrower

(Seal)
-Borrower


(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KISKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM #64613 (0809)
MFCD3002

Form 3200 1/01
GreenDocs™
(Page 3 of 3)
3330003592

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003592

Borrower(s) JAMES A. STANLICK, JR, PAULA L. STANLICK

Property Address: 845 BERKSHIRE VALLEY ROAD, WHARTON, NJ, 07885

Note Amount: 156,500.00

Note Date: October 8, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

Michael McQuay

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003592

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association
existing under the laws of a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 8, 2007, made and executed by

JAMES A. STANLICK, JR AND PAULA L. STANLICK, HUSBAND AND WIFE.

to and in favor of US Mortgage Corp. and given to secure

payment of \$ 156,500.00) One Hundred Fifty Six Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 20842, at page 1168 (or as


No. 2007092740) of the Records of MORRIS

County, State of NJ, recorded on 10/10/2007, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp.

BY: 
John Kuskin
AVP

Witness

Witness

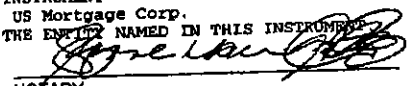
Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY

US4290

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003592

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated October 8, 2007, made and executed by

JAMES A. STANLICK, JR AND PAULA L. STANLICK, HUSBAND AND WIFE.

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 158,500.00 } One Hundred Fifty Six Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 20942, at page 1165 (or as

No. 2007092740) of the Records of MORRIS

County, State of NJ, recorded on 10/19/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Witness

PICATINNY FEDERAL CREDIT UNION
BY: Michael McGrath Jr.
AVE

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON November 12, 2007, NATHAN J. HIGGINS
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVE OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT
Notary Signature
NOTARY

US4289

STANISLA M. CAVALUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

1644

2

Variance:
No Variances



FNMA-USM000000769

ORIGINAL

NOTE

December 29, 2006
[Date]

PINE BROOK
[City]

New Jersey
[State]

35 OXFORD ROAD
EAST BRUNSWICK, NJ 08816

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$248,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on February 01, 2007.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on January 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,533.14

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1645L1 (08/07)

Form 3299 1/01
Overseas
(Page 1 of 3)

MFCD3002

3330002101

FNMA-USM000000770

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040LZ (0409)
MFCD3002

Form 3200 1/01
GreenDocs™
(Page 2 of 3)
3330002101

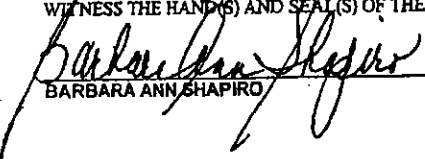
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal) _____ (Seal)
BARBARA ANN SHAPIRO -Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KARKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L3 (0005)
MFC03002

Form 3200 1/01
CreditDoc
(Page 3 of 3)
3330002101

FNMA-USM000000772

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002101

Borrower(s) BARBARA ANN SHAPIRO

Property Address: 35 OXFORD ROAD, EAST BRUNSWICK, NJ 08816

Note Amount: 249,000.00


Note Date: December 29, 2008

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union



Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3338002101

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated December 28, 2006, made and executed by

BARBARA ANN SHAPIRO, SINGLE AND ERIC D. NILLA, SINGLE SON

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 248,000.00) Two Hundred Forty Nine Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 12101, at page 472 (or as

No. 200701120686) of the Records of MIDDLESEX

County, State of NJ, recorded on 1/12/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

Witness

Witness

Attest

Seal:

PICATINNY FEDERAL CREDIT UNION

BY:

MICHAEL J. MCGRATH, JR.

AVP

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON November 27, 2007, Michael J. McGrath, Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

MARIA CAVALUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 1/22/2008

US4289

FNMA-USM000000774

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002101

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated December 29, 2006 , made and executed by

BARBARA ANN SHAPIRO, SINGLE AND ERIC D. NILLA, SINGLE SON

to and in favor of US Mortgage Corp.

and given to secure

payment of , (249,000.00) Two Hundred Forty Nine Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 12101 , at page 472 (or as

No. 200701120006) of the Records of MIDDLESEX

County, State of NJ , recorded on 01/12/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY: 
JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

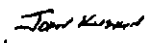
This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY


Suzanne Maria Cavalluzzo
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4290

Product Type	U. S. MORTGAGE CORP.
Seller Name	23884-000-7
Seller No.	352000-12/03/07
Contract No.- Expiration Date	33129351
Batch ID	055014614
Payee Code	3330002175
Lender Loan ID	U. S. MORTGAGE CORP.
Servicer Name	23884-000-7
Servicer No.	11 PHILIP TERRACE
Address	SUSSEX
Property City	NJ
Property State	07461
Property Zip Code	340000.00
Original Ln Amt/Line Amt	6.375
Original Note Rate	Mar 1, 2007
First Paymnt Due	360
Loan Term	2121.16
Loan P&I Amt(monthly)	Whole/First
Submission Type/Lien	Fixed Rate
Amortization Type	3
Loan Type	080
Certification Priority	4005661271
FNMA Loan No.	Other
Mortgage Type	

Variance:
No Variances



FNMA-USM000000941

ORIGINAL

NOTE

January 19, 2007
[Date]

NEWTON
[City]

New Jersey
[State]

11 PHILIP TERRACE
SUSSEX, NJ 07461

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$340,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picaunty Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on March 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,121.16

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040L1 (2009)

Form 3200 1/01
GrandDocs™
(Page 1 of 3)

AFCD3002

3330002175

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1644L2 (04/03)
MFCD3002

Form 3200 1/01
GrandDocs™
(Page 2 of 2)
3330002175

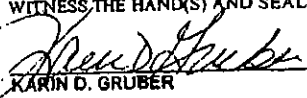
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

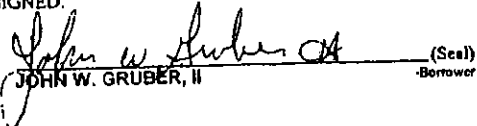
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


KARIN D. GRUBER

(Seal)
-Borrower


JOHN W. GRUBER, II

(Seal)
-Borrower

(Seal)
-Borrower

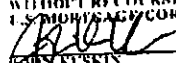
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

GARY K. KIRK
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1848L3 (0609)
MFCD3002

Form 3200 1/01
GreenDocs™
(Page 3 of 3)
3330002175

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002175

Borrower(s) KARIN D. GRUBER, JOHN W. GRUBER, II

Property Address: 11 PHILIP TERRACE, SUSSEX, NJ 07461

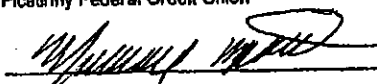
Note Amount: 340,000.00

Note Date: January 19, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union



Name

MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
190 CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330802175

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
108 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
190 CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated January 18, 2007, made and executed by

KARIN D. GRUBER AND JOHN W. GRUBER, II, WIFE AND HUSBAND

to and in favor of PICATINNY FEDERAL CREDIT UNION

and given to secure

payment of (340,000.00) Three Hundred Forty Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8035, at page 24 (or as

No. 00007813) of the Records of SUSSEX

County, State of NJ, recorded on 3/7/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

Witness

PICATINNY FEDERAL CREDIT UNION

BY: Michael J. McGrath Jr.
MICHAEL J. MCGRATH JR.

Witness

AVP

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Monmouth

I CERTIFY THAT ON November 27, 2007, Michael J. McGrath Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Suzanne Maria Cavalluzzo
NOTARY

US4289

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

DDF0000007412544

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 352000-12/03/07
Batch ID 33129351
Payee Code 055014614
Lender Loan ID 3330002274
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 1 OLD WOOD LANE
Property City HAMPTON TOWNSHI
Property State NJ
Property Zip Code 07860
Original Ln Amt/Line Amt 249950.00
Original Note Rate 6.375
First Paymnt Due Apr 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1559.37
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005661272
Mortgage Type Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo
rtgage, Datak Mortgage, and DBA Lending Solutions.

Variance:
No Variances



Received: 11/27/2007
Printed : 11/28/2007

FNMA-USM000000761

ORIGINAL

NOTE

February 07, 2007
[Date]

PINE BROOK
[City]

New Jersey
[State]

1 OLD WOOD LANE
HAMPTON TOWNSHIP, NJ 07860

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$249,950.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on April 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,559.37

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1648L (10/09)

Form 3200 1/01
GrandOpen™
(Page 1 of 3)

MFCD3002

3330002274

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS VP OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

[Signature]
NOTARY

US4290

STANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

(ITEM 1846LJ (8/09))
MFCD3002

Form 3200 1/01
GruenDeed™
(Page 2 of 3)
3330002274

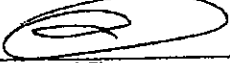

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  (Seal)
EDWARD DIPPEL -Borrower DANIELLE DIPPEL -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN FISKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

(ITEM 1844L3 (08/09))
MFCD3002

Form 3200 1/01
GreatDocs™
(Page 3 of 3)
3330002274

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002274

Borrower(s) EDWARD DIPPEL, DANIELLE DIPPEL

Property Address: 1 OLD WOOD LANE, HAMPTON TOWNSHIP, NJ 07860

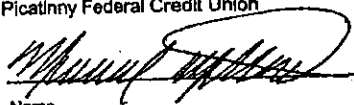
Note Amount: 249,950.00

Note Date: February 7, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union



Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002274

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated February 7, 2007 , made and executed by

EDWARD DIPPEL AND DANIELLE DIPPEL, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (240,950.00) Two Hundred Forty Nine Thousand Nine Hundred Fifty
(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 8803 , at page 90 (or as

No. 00004670) of the Records of SUSSEX

County, State of NJ , recorded on 02/14/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY: 
JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4280

FRANNE MARIA CAVALLUTTO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ-07058

Loan Number: 3330802274

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of **New Jersey**, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated February 7, 2007, made and executed by

EDWARD DIPPEL AND DANIELLE DIPPEL, HIS WIFE

to and in favor of **PICATINNY FEDERAL CREDIT UNION** and given to secure

payment of \$ 249,950.00) Two Hundred Forty Nine Thousand Nine Hundred Fifty
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8003, at page 90 (or as

No. 80094878) of the Records of **SUSSEX**

County, State of **NJ**, recorded on **2/14/2007**, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on **November 27, 2007**

PICATINNY FEDERAL CREDIT UNION

BY: *Michael J. McGrath Jr.*
MICHAEL J. MCGRATH, JR.

Witness

Witness

AVP

Attest

Seal:

This Instrument Prepared By: **PICATINNY FEDERAL CREDIT UNION**
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF *New Jersey*, COUNTY OF *Hudson*

I CERTIFY THAT ON **November 27, 2007**, *Michael J. McGrath Jr.*
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS *AVP* OF **PICATINNY FEDERAL CREDIT UNION**

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Signature
NOTARY

US4289

TERESA MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

CS

DDF0000007412778

* D N F 3 2 2 2 2 2 7 4 1 2 7 7 6 *

FNMA-USM000000754

NOTE

ORIGINAL

March 07, 2007
[Date]

PHILLIPSBURG
[City]

New Jersey
[State]

244 ROUTE 661
FREYLINGHUYSEN TOWNSHIP, NJ 07846

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$228,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on May 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on April 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,403.84

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048(L) (8/09)

Form 5200 1/01
GreenDocs™
(Page 1 of 3)

MFC03002

3330002295

FNMA-USM000000755

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 104612 (0809)
MFCD3002

Form 3280 1/01
GrandDocs™
(Page 2 of 2)
3330002295


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal) _____ (Seal)
DEBRA A. COFFMAN -Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KISKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040L2 (0605)
MPCD3002

Form 3200 1/01
GreenDoc™
(Page 3 of 3)
3330002295

FNMA-USM000000757

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002295

Borrower(s) DEBRA A. COFFMAN

Property Address: 244 ROUTE 661, FREYLINGHUYSEN TOWNSHIP, NJ 07848

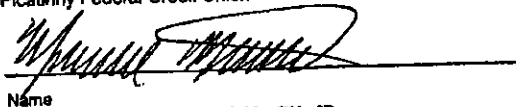
Note Amount: 228,000.00

Note Date: March 7, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union



Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002295

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated March 7, 2007, made and executed by

DEBRA A COFFMAN, MARRIED

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

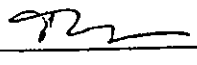
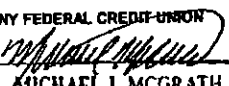
payment of \$ (228,000.00) Two Hundred Twenty Eight Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 4874, at page 102 (or as

No. 2007-00206692) of the Records of WARREN

County, State of NJ, recorded on 3/9/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

Witness 
BY: 
MICHAEL J. MCGRATH, JR.
AVP

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey COUNTY OF Mercer

I CERTIFY THAT ON November 27, 2007, 
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

ETLANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
18D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002295

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated March 7, 2007, made and executed by

DEBRA A COFFMAN, MARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 228,000.00) Two Hundred Twenty Eight Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 4874, at page 102 (or as

No. 2007-00206892) of the Records of WARREN

County, State of NJ, recorded on 03/09/2007, together with the note(s) and obligations therein
described and the money due and to become due thereon with Interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY: 
JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS AVP OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

JEANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4280

Region

1673

2

DDF0000007412779

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	352000-12/03/07
Batch ID	33129351
Payee Code	055014614
Lender Loan ID	3330002345
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	52 RIDGEDALE AVENUE UNIT F
Property City	MORRISTOWN
Property State	NJ
Property Zip Code	07960
Original Ln Amt/Line Amt	260000.00
Original Note Rate	6.5
First Paymnt Due	Apr 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	1643.38
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005661274
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 11/27/2007
Printed : 11/28/2007

FNMA-USM000000747

1674

ORIGINAL

NOTE

February 23, 2007
(Date)PARSIPPANY
(City)New Jersey
(State)52 RIDGEDALE AVENUE, Unit F
MORRISTOWN, NJ 07960

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$260,000.00 / (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on April 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,643.38 /

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1648L1 (0809)

Form 3206 1/01
GreatDocs™
(Page 1 of 3)

MFCD3002

3330002345

I CERTIFY THAT ON November 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS *AS* OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

[Signature]
NOTARY

SUZANNE MARIA CAVALLUZZO
CLERK PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4280

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (0807)
MFCD3002

Form 3200 1/01
OneDocSM
(Page 2 of 3)
3330002345

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


DANIEL J. SCHIMPE

(Seal)
-Borrower

(Seal)
-Borrower

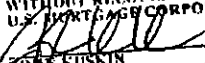
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KISKIN
WAREHOUSE COORDINATOR

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1644L3 (0808)
MFCD3002

Form 3200 1/01
GrantDocs™
(Page 3 of 3)
3330002345